

DECLARATION FOR REISSUE PATENT APPLICATION BY THE INVENTOR AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below at 201 et seq. beneath my name.

I believe I am the original, first and sole inventor if only one name is listed at 201 below, or an original, first and joint inventor if plural names are listed at 201 et seq. below, of the subject matter which is described and claimed in patent number 6,374,231, granted April 16, 2002 and for which a reissue patent is sought on the invention entitled

MONEY FUND BANKING SYSTEM

the specification of which:

XX is attached hereto)

☐ was filed in the United States on _____ as reissue Application No. _____ (for declaration not accompanying application) with amendment(s) filed on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified application, including the claims, as amended by any amendment referred to above

I acknowledge the duty to disclose information known to me to be material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

EARLIEST FOREIGN APPLICATION(S), IF ANY, FILED PRIOR TO THE FILING DATE OF THE APPLICATION			
APPLICATION NUMBER	COUNTRY	DATE OF FILING	PRIORITY CLAIMED
			YES <input type="checkbox"/> NO <input type="checkbox"/>

I hereby claim the benefit under Title 35, United States Code, §119(e) of any United States provisional application(s) listed below.

PROVISIONAL APPLICATION NUMBER	FILING DATE

I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code §112, I acknowledge the duty to disclose information known to me which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

NON-PROVISIONAL APPLICATION SERIAL NO.	FILING DATE	STATUS		
		PATENTED	PENDING	ABANDONED

I verily believe the original patent to be wholly or partly inoperative or invalid, for the reasons described below.

by reason of a defective specification or drawing.

XX by reason of the patentee claiming more or less than he had the right to claim in the patent.

XX by reason of other errors.

At least one error upon which reissue is based is described below. If the reissue is a broadening reissue, such is stated below along with an explanation as to the nature of the broadening:

I verily believe that there is error in the original patent because the method and system of claims 1 and 4, respectively, recite only "using the determination of the net transaction to deposit funds to or withdraw funds from said single insured money market deposit account" or the phrase "a comparison device for determining from the net transaction whether to deposit funds to or withdraw funds from said single insured money market deposit account", respectively. This covers more than I had a right to claim, because this phrase could be said to cover any method of withdrawal from the recited insured money market deposit account while, according to my invention, only those methods of withdrawal are used which preserve the recited insured money market deposit account's interest-bearing status regardless of the number of transfers and/or withdrawals actually made during a month. I am filing the present reissue application in order to, *inter alia*, correct this error by more specifically claiming such withdrawal methods in claim 1 and 4 and in other claims.

Further, I believe that there is error in the original patent because the method and system of claims 1 and 4, respectively, are

currently only directed to management of a plurality of "demand accounts for multiple clients" whose funds are held in "a single insured money market deposit account". This covers less than I had a right to claim, because the present invention also applies more broadly to management of a plurality of transaction accounts for multiple clients whose funds are held in a single insured deposit account providing a return on assets held therein. Additionally claims 1 and 4 recite "authorizing or rejecting the use of funds in a particular client's demand account for each demand payment requested from that client's demand account" and "a device for authorizing or rejecting the use of funds in a particular client's demand account to be used for each demand payment requested to be paid drawn on funds from that client's demand account", respectively. This covers less than I had a right to claim, because the present invention is useful without these recitations. I am filing the present reissue application in order to, *inter alia*, correct this error by claiming more broadly types of accounts than the ones currently claimed in claims 1 and 4 (and their dependent claims).

Moreover, I declare my intent to, and reserve my right to, submit during the prosecution of this application (including after April 16, 2004) further claims that are broader than the claims in the original patent. Such further claims may correct errors other than recitations concerning types of accounts, and thus may be broader in some respects than the claims accompanying this application as filed.

Finally, I believe that there are one or more typographical errors in the claims and specification of the original patent. I am filing the present reissue application in order to, *inter alia*, correct these errors.

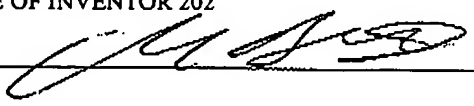
All errors corrected in this reissue application arose without any deceptive intention on my part.

POWER OF ATTORNEY: As a named inventor, I hereby appoint Practitioners at Customer Number 20583, all of Jones Day, whose address is 222 East 41st Street, New York, New York 10017 and each of them, my attorneys, to prosecute this application, and to transact all business in the Patent and Trademark Office connected therewith.

SEND	JONES DAY	DIRECT TELEPHONE CALLS TO:
CORRESPONDENCE TO:	222 East 41st Street, New York, New York 10017	JONES DAY DOCKETING
	PTO Customer No. 20583	212-790-2803

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

2 0 1	FULL NAME OF INVENTOR	LAST NAME BENT	FIRST NAME BRUCE	MIDDLE NAME	
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	SIGNATURE OF INVENTOR 20583			DATE 4/14/04	
2 0 2	FULL NAME OF INVENTOR	LAST NAME BENT II	FIRST NAME BRUCE	MIDDLE NAME	
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SIGNATURE OF INVENTOR 202 	DATE 4/14/04
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